

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: § Case No. 09-43613-JPC
§
JEAN C MURPHY §
§
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$312,870.00	Assets Exempt:	\$6,370.00
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$4,016.34	Claims Discharged Without Payment:	\$63,254.42
Total Expenses of Administration:	\$1,290.21		

3) Total gross receipts of \$6,052.42 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$745.87 (see **Exhibit 2**), yielded net receipts of \$5,306.55 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$318,757.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin Fees and Charges (from Exhibit 4)	NA	\$1,290.21	\$1,290.21	\$1,290.21
Prior Chapter Admin Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	NA	\$18,853.75	\$18,853.75	\$4,016.34
General Unsecured Claims (from Exhibit 7)	\$38,697.87	\$26,884.87	\$26,884.87	\$0.00
Total Disbursements	\$357,454.87	\$47,028.83	\$47,028.83	\$5,306.55

4). This case was originally filed under chapter 7 on 11/17/2009. The case was pending for 27 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/07/2012

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN.CODE	AMOUNT RECEIVED
2010 tax refund, unscheduled	1224-000	\$6,049.83
Interest Earned	1270-000	\$2.59
TOTAL GROSS RECEIPTS		\$6,052.42

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN.CODE	AMOUNT PAID
Jean C Murphy	Exemptions	8100-002	\$745.87
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$745.87

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bac Home Loans Servicing, LP	4110-000	\$318,757.00	NA	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$318,757.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN.CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$1,280.55	\$1,280.55	\$1,280.55
David Leibowitz, Trustee	2200-000	NA	\$5.40	\$5.40	\$5.40
International Sureties, Ltd	2300-000	NA	\$4.26	\$4.26	\$4.26
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$1,290.21	\$1,290.21	\$1,290.21

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM	CLAIMANT	UNIFORM	CLAIMS	CLAIMS	CLAIMS	CLAIMS
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NUMBER		TRAN. CODE	SCHEDULED	ASSERTED	ALLOWED	PAID
10	Direct Loans	5800-000	NA	\$18,853.75	\$18,853.75	\$0.00
	Office of the Bankruptcy Clerk (Claim No. 10; Direct Loans)	5800-001	\$0.00	\$0.00	\$0.00	\$4,016.34
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$18,853.75	\$18,853.75	\$4,016.34

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	DISCOVER BANK	7100-900	\$6,474.37	\$6,505.39	\$6,505.39	\$0.00
2	Credit First NA	7100-900	NA	\$640.62	\$640.62	\$0.00
3	CAPITAL ONE BANK USA, N.A.	7100-900	\$708.16	\$708.16	\$708.16	\$0.00
4	Chase Bank USA, N.A.	7100-900	\$6,588.33	\$2,491.69	\$2,491.69	\$0.00
5	PYOD LLC its successors and assigns as assignee of Citibank	7100-900	NA	\$10,212.58	\$10,212.58	\$0.00
6	Wells Fargo Financial Illinois, Inc	7100-900	\$767.00	\$740.00	\$740.00	\$0.00
7	Chase Bank USA, N.A.	7100-900	NA	\$2,958.56	\$2,958.56	\$0.00
8	Eye Associates Of New Mexico	7100-000	\$1,327.07	\$1,327.07	\$1,327.07	\$0.00
9	GE Money Bank dba CARECREDIT/G EMB	7100-900	\$1,300.80	\$1,300.80	\$1,300.80	\$0.00
	Adventist LaGrange Memorial Hospital	7100-000	\$372.75	NA	NA	\$0.00
	Adventist LaGrange Memorial Hospital	7100-000	\$260.92	NA	NA	\$0.00
	Adventist LaGrange Memorial Hospital	7100-000	\$523.71	NA	NA	\$0.00
	Best Buy	7100-000	\$2,170.47	NA	NA	\$0.00
	Care Credit/GE	7100-000	\$1,035.60	NA	NA	\$0.00

Money Bank					
Firestone	7100-000	\$750.00	NA	NA	\$0.00
Kohl's Payment Center	7100-000	\$2,958.56	NA	NA	\$0.00
Riverside Orthopedics, Ltd.	7100-000	\$74.00	NA	NA	\$0.00
Shell	7100-000	\$9,966.81	NA	NA	\$0.00
Sony/Chase	7100-000	\$2,491.69	NA	NA	\$0.00
St Vincent Regional Medical Center	7100-000	\$507.24	NA	NA	\$0.00
UIC Sleep Science Center	7100-000	\$420.39	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS		\$38,697.87	\$26,884.87	\$26,884.87	\$0.00

Case No.: 09-43613-JPC
Case Name: MURPHY, JEAN C
For the Period Ending: 2/7/2012

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 11/17/2009 (f)
\$341(a) Meeting Date: 12/30/2009
Claims Bar Date: 04/14/2010

1	2	3	4	5	6	
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon. DA=§ 554(c) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets	
Ref. #						
1	Debtor's homestead, Rd., Countryside, IL 60525 -	\$306,500.00	\$0.00	DA	\$0.00	FA
Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1						
2	Cash on hand	\$70.00	\$0.00	DA	\$0.00	FA
Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1						
3	Checking account average balance certificates of	\$300.00	\$0.00	DA	\$0.00	FA
Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1						
4	Appliances, Furniture, television, computer, bed	\$1,600.00	\$0.00	DA	\$0.00	FA
Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1						
5	1980 Honda 200 CC Twin Star	\$500.00	\$0.00	DA	\$0.00	FA
Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1						
6	2001 Chrysler Sebring	\$2,000.00	\$0.00	DA	\$0.00	FA
Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1						
7	2001 Oldsmobile Alero with 104,000 miles	\$1,900.00	\$0.00	DA	\$0.00	FA
Asset Notes: Orig. Asset Memo: Imported from original petition Doc# 1						
8	2010 tax refund, unscheduled (u)	Unknown	\$6,049.83	DA	\$6,049.83	FA
INT	Interest Earned (u)	Unknown	Unknown	DA	\$2.59	FA

TOTALS (Excluding unknown value)

\$312,870.00

\$6,049.83

Gross Value of Remaining Assets

\$6,052.42

\$0.00

Major Activities affecting case closing:

Tax Refund Received and Portion due to Debtor paid.

TFR in Progress

TFR Completed for Trustee's review.

Waiting on September's bank statement distribution check has not cleared.

TDR to be completed.

Initial Projected Date Of Final Report (TFR): 10/12/2011

Current Projected Date Of Final Report (TFR): 10/12/2011

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 09-43613-JPC
Case Name: MURPHY, JEAN C
Primary Taxpayer ID #: *****9393
Co-Debtor Taxpayer ID #:
For Period Beginning: 11/17/2009
For Period Ending: 2/7/2012

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****1301
Account Title: DDA
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
06/29/2011		Sterling Bank	Transfer Funds	9999-000	\$5,302.29		\$5,302.29
07/12/2011	5001	David Leibowitz	Trustee Expenses	2200-000		\$5.40	\$5,296.89
07/12/2011	5002	David P. Leibowitz	Trustee Compensation	2100-000		\$1,280.55	\$4,016.34
07/12/2011	5003	Direct Loans	Claim #: 10; Amount Claimed: 18,853.75; Amount Allowed: 18,853.75; Distribution Dividend: 21.30;	5800-000		\$4,016.34	\$0.00
11/21/2011	5003	STOP PAYMENT: Direct Loans	Stop Payment for Check# 5003	5800-004		(\$4,016.34)	\$4,016.34
11/21/2011	5004	Office of the Bankruptcy Clerk	Unclaimed Funds	5800-001		\$4,016.34	\$0.00

TOTALS:	\$5,302.29	\$5,302.29	\$0.00
Less: Bank transfers/CDs	\$5,302.29	\$0.00	
Subtotal	\$0.00	\$5,302.29	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$0.00	\$5,302.29	

For the period of 11/17/2009 to 2/7/2012

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$5,302.29

Total Compensable Disbursements:	\$5,302.29
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$5,302.29
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 06/29/2011 to 2/7/2012

Total Compensable Receipts:	\$0.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$0.00
Total Internal/Transfer Receipts:	\$5,302.29

Total Compensable Disbursements:	\$5,302.29
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$5,302.29
Total Internal/Transfer Disbursements:	\$0.00

FORM 2 CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 09-43613-JPC
Case Name: MURPHY, JEAN C
Primary Taxpayer ID #: *****9393
Co-Debtor Taxpayer ID #:
For Period Beginning: 11/17/2009
For Period Ending: 2/7/2012

Trustee Name: David Leibowitz
Bank Name: Sterling Bank
Money Market Acct #: *****3613
Account Title: MurphyJean C MMA
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
07/07/2010	(8)	United States Treasury	Tax Refund	1224-000	\$6,049.83		\$6,049.83
07/22/2010	3000	Jean C Murphy		8100-002		\$745.87	\$5,303.96
07/30/2010	(INT)	Sterling Bank	Interest Earned For July	1270-000	\$0.15		\$5,304.11
08/31/2010	(INT)	Sterling Bank	Interest Earned For August	1270-000	\$0.23		\$5,304.34
09/30/2010	(INT)	Sterling Bank	Interest Earned For September	1270-000	\$0.22		\$5,304.56
10/29/2010	(INT)	Sterling Bank	Interest Earned For October	1270-000	\$0.23		\$5,304.79
11/30/2010	(INT)	Sterling Bank	Interest Earned For November	1270-000	\$0.22		\$5,305.01
12/31/2010	(INT)	Sterling Bank	Interest Earned For December	1270-000	\$0.23		\$5,305.24
01/31/2011	(INT)	Sterling Bank	Interest Earned For January	1270-000	\$0.23		\$5,305.47
02/04/2011	3001	International Sureties, Ltd	Bond Payment	2300-000		\$4.26	\$5,301.21
02/28/2011	(INT)	Sterling Bank	Interest Earned For February	1270-000	\$0.20		\$5,301.41
03/31/2011	(INT)	Sterling Bank	Interest Earned For March	1270-000	\$0.23		\$5,301.64
04/29/2011	(INT)	Sterling Bank	Interest Earned For April	1270-000	\$0.22		\$5,301.86
05/31/2011	(INT)	Sterling Bank	Interest Earned For May	1270-000	\$0.23		\$5,302.09
06/29/2011	(INT)	Sterling Bank	Interest Earned For June 2011	1270-000	\$0.20		\$5,302.29
06/29/2011		Green Bank	Transfer Funds	9999-000		\$5,302.29	\$0.00

TOTALS:	\$6,052.42	\$6,052.42	\$0.00
Less: Bank transfers/CDs	\$0.00	\$5,302.29	
Subtotal	\$6,052.42	\$750.13	
Less: Payments to debtors	\$0.00	\$745.87	
Net	\$6,052.42	\$4.26	

For the period of 11/17/2009 to 2/7/2012

Total Compensable Receipts:	\$6,052.42
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$6,052.42
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$4.26
Total Non-Compensable Disbursements:	\$745.87
Total Comp/Non Comp Disbursements:	\$750.13
Total Internal/Transfer Disbursements:	\$5,302.29

For the entire history of the account between 07/07/2010 to 2/7/2012

Total Compensable Receipts:	\$6,052.42
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$6,052.42
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$4.26
Total Non-Compensable Disbursements:	\$745.87
Total Comp/Non Comp Disbursements:	\$750.13
Total Internal/Transfer Disbursements:	\$5,302.29

Case 09-43613

Doc 36

Filed 03/16/12

FORM 2

Entered 03/16/12 13:29:54

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Exhibit 9

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 09-43613-JPC

Case Name: MURPHY, JEAN C

Primary Taxpayer ID #: *****9393

Co-Debtor Taxpayer ID #:

For Period Beginning: 11/17/2009

For Period Ending: 2/7/2012

Trustee Name: David Leibowitz

Bank Name: Sterling Bank

Money Market Acct #: *****3613

Account Title: MurphyJean C MMA

Blanket bond (per case limit): \$5,000,000.00

Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
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\$6,052.42	\$6,052.42	\$0.00
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For the period of 11/17/2009 to 2/7/2012

Total Compensable Receipts:	\$6,052.42
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$6,052.42
Total Internal/Transfer Receipts:	\$5,302.29

Total Compensable Disbursements:	\$5,306.55
Total Non-Compensable Disbursements:	\$745.87
Total Comp/Non Comp Disbursements:	\$6,052.42
Total Internal/Transfer Disbursements:	\$5,302.29

For the entire history of the case between 11/17/2009 to 2/7/2012

Total Compensable Receipts:	\$6,052.42
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$6,052.42
Total Internal/Transfer Receipts:	\$5,302.29

Total Compensable Disbursements:	\$5,306.55
Total Non-Compensable Disbursements:	\$745.87
Total Comp/Non Comp Disbursements:	\$6,052.42
Total Internal/Transfer Disbursements:	\$5,302.29

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ